



PREVENTIVE SCREENING AND MATERNITY!!!





IMPORTANT ASPECTS OF Preventive & Screening and Maternity- Your first year physical or wellness visit is covered by AHS for the primary member only. However, all other visits within a 12-month period are not covered. Your annual visit is always on the “date of your visit”! The limit of sharing for this service is \$180, an IUA is not required. Starting on your 1st year of membership after 60 days waiting period. A needs request is required before all the services listed below.



Any other services received at the time of your annual visit is the members’ responsibility. Example-blood work, x-rays etc.

SERVICES	WAITING PERIOD	SHARING LIMIT
ANNUAL PROVIDERS VISITS	60 days	\$180
MAMMOGRAMS	six months	**\$550
COLONOSCOPY	six months	*\$1000
YOUTH IMMUNIZATIONS (AGES 0-18)	90 days	Standard
WELL CHILD VISITS	NONE TO SIX MONTHS	Standard

** AHS pays \$550 limit for a standard mammogram *AHS pays a limit of \$1000 for a standard colonoscopy . Both of these procedures are shareable when ordered by a license medical provider in the state where the request is made and must be eligible according to AHS guidelines & this policy. Limitations may apply for some programs according to their membership position and duration.



MAMMOGRAMS-An annual preventive mammogram is shareable starting at the age of 40. This includes the exam, imaging evaluation, the mammogram, the appointment, the 2D or 3D imaging service and the follow up appointment. A diagnostic mammogram is not a shareable preventive procedure. The mammogram sharing limit is \$550 after a 6 month wait. And only for biennial routine screening who does not have a breast disease as recommended by U.S.preventive service task force for people over 40. The mammogram and the colonoscopy requires a six month membership without any lapse. And only one per year each membership.



COLONOSCOPIES



Beginning at age 45 screening colonoscopies are recommended every 10 years. This includes biopsies & pathology, diagnostic testing, anesthesia and of course colonoscopy. No other fees are shareable. The sharing limit for this service is \$1000 and is less expense and must be performed at a outpatient ambulatory center instead of in a hospital to be eligible. If a screening colonoscopy discovers an abnormality like a diverticula or polyp, then no IUA is required. However, all other colonoscopies will be considered diagnostic and a IUA is required. A Six month waiting period is required as mentioned earlier.



WELL CHILD VISITS

Routine Well child visits along with their immunizations are shareable immediately if born while a member. To be eligible for sharing the child must be born with a



WELL CHILD VISITS, continue.

shareable maternity need request. For the members that were not born through a need request they must be an active member for a minimum of 6 months. Six months of membership is also required for a membership change without any lapse in membership. (birth up to 18 yrs.) Adult members immunizations are not shareable. The Government will provide these services and we request that you seek their services first in order to qualify. See Appendix B



MATERNITY

A member must have been a Sharing Member prior to conception, medical expenses for Maternity are eligible for sharing up to the per incident limit per pregnancy (for a single or multiple birth pregnancy), subject to the chosen Initial Unshared Amount, including, but not

limited to, costs and expenses arising from physician care, hospital or birthing center admissions, attendance by midwives, or home deliveries



Maternity continue.

complications that occurred at the time of delivery are eligible for sharing up to the per incident limit per pregnancy (for a single or multiple birth pregnancy), subject to the applicable Initial Unshared Amount. Needs for Maternity for a natural delivery but with complications that threaten the the mother or infant's life and requiring care or services not normally rendered at the time of delivery are eligible for sharing up to the financial limit per pregnancy (for a single or multiple birth pregnancy) subject to the applicable IUA. See Guidelines for more details.

<https://ansarihealthshare.com/guidelines/> Maternity Programs are only available in Ansari Supreme and Ansari Shield with IUA's of a \$5000 limit. Non emergency Cesarean has a IUA of \$7400 limit.

Some other services that require your IUA to be met (when the cost is higher than your IUA) are:

- Emergency Rooms
- Urgent care centers
- Licensed Healthcare Providers
- Medical incidents

- Hospitals• Outpatient surgery centers (ambulatory centers)
- Diagnostic facilities
- Injuries

Members shouldn't pay more than 3 IUA's per 12 month period according to the guidelines. (All programs has financial limits)

*****To participate in the Maternity program you must be enrolled in the Ansari Supreme program as a "Member& Spouse" or the "Family Programs", no exceptions. The Maternity program must have at least 2 people enrolled as members. The Preventive Screenings & Maternity are part of AHS,Inc. Policies and Guidelines.